

Facts, Fads and Fancies for Fair Woman.

DAINTY MID-SUMMER WAIST



West End waist of white organdy. The yoke effect is formed of pin tucks and bands of Valenciennes lace with clusters of pin-tucks. The lower blouse is elaborately embroidered. The full puff sleeves are pin-tucked with bands of insertion and lace.

FASHIONS FOR MOURNING; HOW THE STYLES CHANGE

(By MAY MANTON.)

To the sensitive soul the thought of considering fashion where one is in the first agony of grief must always come with something of a shock. To be called upon to contemplate fashion plates, to decide between folds and frills, to discuss the how and the what of the somber gowns seems more than human nature should be called upon to bear. The woman who has been truly bereaved, whose heart has been wrung and whose soul is in dire distress, finds little to interest her in the cut of the gown or the style of her wrap. Were she left to her own devices it is probable that the plainest garments, of simplest black, would appeal to her most surely. Were she not surrounded by anxious friends, it is probable that she would think little of it at all of what form her outward mourning must take. Instinctively she turns to black. When the heart aches and clothing seems out of place. To continue wearing the garments of her happy hours seems impossible. Her soul revolts. Some echo of her pain must be found in her gown, if she is to feel herself at rest. But questions of correct style, of smartness, of effect cannot fall to come to her as a dreary irony as making sport of what is sacred in its intensity, as toying with the deepest, saddest moments of her life. Yet, while all this is true, certain conventional laws exist that can be made helpful, rather than the reverse, if approached in the true spirit. To be forced to do so is a burden. To be compelled to act often rouses when longer surrender to suffering would be unwise. Trivial as the question of clothes at first seems, it has its place and cannot be wholly ignored. In the world we feel forced to be of the world, to a certain extent at least, and it is, perhaps, as well that custom should dictate whether it is to be crepe or velvet, as for the individual to be forced to choose.

We all know, and know well, that mourners are of two sorts. The genuine sufferers, as I have already said, are apt to shrink from all questions pertaining to cut and style. The other sort, those who mourn for form's sake, are apt to set a high value on effect and to be lost in the consideration of tucks and frills, of veils and the various et ceteras. Custom, that most relentless of dictators, steps in and demands this, advises that, and forbids the other, until poor grief-stricken souls are spared debate and those other mourners are restricted in some degree at least. Fixed laws are often helpful. England, with her oldest organization, realizes that truth and leaves little to the individual. Here, where we are far less formal, special tastes and preferences make themselves felt, and there is less rigid adherence to law, but as time goes on, we grow nearer the English idea and accept more and more their rules as our own. While I do think that women, even now, mark off their time of mourning with that exactness which comes of honored precedent, the example of our cousins has its influence, and we are more formal than once was the fact. Not a generation ago, three years spent in black was the rule for all near relatives. To-day widows curtail that period to two, children and parents to one, brothers and sisters to nine months, and relatives further removed to six and even three. The example of a widow who never ceases to grieve. In our land as well as her own she has prototypes by the score. There are women to-day whose crepe, donned for a well-loved husband, has never been removed; mothers who have never felt that the return to colors was possible; but these are instances peculiar to themselves and do not affect the rule. The example set by the leader of fashion determines that, and the formula just given may be taken as correct. Whosoever may elect to prolong the period has perfect freedom to do so, but so long as precedent is followed there can be no carping criticism, no disagreeable comment to be undergone.

We have learned many things within the past decade or two. Not more than as long ago as that women were expected to shroud themselves in crepe. Not to do so was held eccentric if not lacking in respect. To-day we recognize that proper recognition can be shown without disregard of health and comfort. Heavy cloths, henriettes and the like, no longer stand alone. If one's time of bereavement comes in warm weather, veiling, barege and a variety of similar light-weight materials are allowed for formal occasions and the street and all white, unrelieved by even black ribbon, is held correct for indoor and general hot weather wear. As custom is the arbiter, and

philosophy of mourning lies in sparing the feelings of those in grief. By wearing a recognized garb we set ourselves apart, as it were, and are spared thoughtless comment. To have recognized that this can be accomplished without burdening the body is to have gained much, and all thinking people must be glad that the change has been made.

For the present season barege is much in vogue, with veiling and wool batiste for the more substantial gowns. Whether they shall be crepe trimmed or made severely with only hem-stitching and tucks as a finish, is left to the individual to decide. One of the most distinguished women of society prefers severe simplicity and in both elegant and essentially a mourner. A most tasteful costume of barege combined with crepe marks the other extreme and serves to illustrate how elaborate black can be made. The skirt of barege is simply hemmed and plaited in the few yards of style, which is one of the latest freaks of fashion; albeit it is a revival and not really new. The bodice is plaited similarly, but confined at the belt. The round yoke is of tucked mousseline, unlined, and the big collar is of the same material finished with applique figures of crepe. Between the open fronts is revealed a vest of crepe. The sleeves are in Hungarian style, snug at the shoulders and broadening to huge puffs at the wrists. About the arms, confining the fulness midway between the shoulders and elbows, are bands of crepe, and the deep cuffs are of the same sombre material. The soft pliable barege lends itself to the sunburst effect singularly well, and the gown is undeniably handsome and smart. The severity of the simpler garments may and does appeal to a certain sense of fitness and dignity, but that there is inherent elegance in the crepe and barege is not to be denied.

Crepe is far less heavy and burdensome than once was the case. As a result it can be used with freedom and bring about better results. Entire gowns lined with thin China silk are seen, and far more comfortable than at first thought seems possible, while veils and trimmings are freely worn. The long veil, shrouding the figure, makes part of almost all first mourning costumes but is worn for a far shorter period than was the case a few years ago. Few, if any women allow it to hang over the face longer than a month, and six months or even three are apt to be it laid aside. In addition to the low bonnet, flat hats are worn and have the veil so draped that it can be drawn closely or thrown back at will. While the dull finish of veiling and barege render them peculiarly desirable for mourning wear, there are silks or lighter weights woven for the purpose that are above reproach. Such a material crepe trimmed is always handsome and need be made no more elaborate than one chose. Where crepe is eliminated, the style must be simple whatever the fabric may be. So much black is worn by those in colors first, otherwise there is no distinctive characteristic. An excellent model utilizes tucks and hemstitching. The skirt includes a circular dounce that is hemmed and tucked and is headed by a group of tucks and is itself arranged in tiny tucks at the hips. The bodice is an open blouse with vest of tucked dull finished chiffon and is completed by a flou-like collar that is simply hemmed. Dinner gowns are exceedingly simple

NEWEST SILK WAIST



This is one of the daintiest models of the season. It is of pink liberty silk. The yoke is of bands, hand fagotted, and it is elaborately trimmed with ecru lace. The sleeves and lower blouse are pin-tucked.

for the first few months, but become decollete at the expiration of a brief period, when the women in question belong to the smart world. Low covers for dinner, even those of an informal sort, have become the rule. To be correct, those of mourning materials must be made after the first weeks of strict retirement have passed. Plain Brussels net and chiffon are favorite materials, although black muslins are much used. As a matter of course, they are simply made. No lace whatever is used. Dull jet is allowed and pearl do sole ribbon, but little else is seen on the net and chiffon, and nothing is so well liked for muslin as plain black footings. The more delicate materials can be made largely to trim themselves. Soft plisse skirts are always becoming, and are in the height of style and many lovely effects can be obtained by means of glazepaper. A really beautiful dinner gown worn by a young matron is of the net, the skirt simply shirred at the belt and finished with three narrow frills at the edge, the bodice, in baby style, shirred to form a point at the front of the low neck and the sleeves exceedingly full and extending to the wrists, where they

are held by narrow cuffs of shirring, and are quite unlined. As suitable and becoming a muslin as I have seen is made over lawn and consists of a simply shirred waist with footling forming Van Dykes above the gathered frills, and a bodice whose yoke and sleeves are unlined and the main part of which is simply full held by a belt of lousine ribbon that terminates in a clasp. The glimpse of the white neck and arms caught through the muslin is exceedingly attractive and charming while, withal, the gown is simplicity itself and essentially mourning.

White muslin gowns must be all white and of the purest shade. Black and white and black are far too generally worn to be distinctive, and the mourning costumes to separate itself must be of unadorned white throughout. Mulls and muslins are the favorite materials and they must be made with a simplicity bordering on severity. No trimming, no frills are allowed. Tucks and hemstitched hems make the only allowable finish, and with the gowns should be worn white dull finished ribbon belts, white shoes, white hose and white gloves. Some few women add simple white hats, but except for very young girls, black are preferred. As a rule the foundations for the gowns are of lawn. No insets of silk and no glimpses of a silk underskirt are desired. Accompanying hats, when black, are of straw, crepe, trimmed with dull black silk flowers when these last are liked. Shapes are simple and for the most part low and flat.

Wraps follow the general mode, but are for the most part made to match the gown. Three-piece suits are a feature of the season. Loose coats or smart jackets made on the same pattern as the gown or whatever the chosen material, are both correct and in the best taste. They are quiet, unobtrusive, mourning-like and afford the protection demanded by a cool afternoon or evening. The little capes that were noted earlier are gaining favor for costumes of all sorts and those for mourning make no exception to the rule. A most satisfactory costume of dull velvet is completed by a miniature little hat that is a double cape and makes a most excellent example. The under cape is scant, fits snugly and withal fulness and extends to a point a little above the elbows. The upper cape is smaller and circular falling in soft folds, to each front point of the under cape is attached a choise of crepe and barege crepe pass from under those are crossed at the front of the corsage, passing round to the back and form tiny tabs at the back.

MAY MANTON.

Honeymoon Spent In African Jungles.

In the heart of an African jungle, overrun by wild animals, infested by poisonous reptiles, and peopled by treacherous aborigines, a fashionable American girl has just passed the strangest of all honeymoons, says the Philadelphia North American.

She is the Baroness Bronsart von Schellendorf, formerly Miss Isabella Bunce, of Ohio. Her husband is an officer in the German army, and conducts the expedition in which the German government is seeking to determine the commercial possibilities of the land.

The wedding tour of the couple took them down the east coast of Africa to Mozambique. Thence they went by rail to Wol, a ten hours' trip. The next stage of the journey was made overland to the foot of the great Kilimandjaro.

When the Baroness decides upon a drive he calls in, about a week before hand, the chief of the tribe who will control the men that day. Each chief is shown a peculiar flag, whose motions and positions he is to follow on the day of the drives. For a week he is trained in this signal language. One signal means "stand up"; another "close the lines"; and so on. A location suited by its natural features is chosen for the drives. It is a vast plain, with a tree in the center. In this tree a platform is built, visible all over the plain, and from this platform the Baron and Baroness manipulate the flags which direct the drive. A "kraal" is constructed of logs, and an opening left, with arrangements by which it can be quickly closed after the animals are in.

At 4 o'clock in the morning of the drive the chiefs take the stations assigned them. Each has from 20 to 70 men under him, making 70,000 natives in all, representing perhaps ten or fifteen different tribes, none of which understands the language of the others. It is the dry season, when the herbivorous animals, which in the wet season scatter through the mountains, are forced down to the plains for food.

These small scattered herds are gradually driven in toward the kraal by the advancing lines of natives. As they slowly gather to the center of the field thousands of zebras, giraffes, gnus—a species of buffalo—Thomsonian gazelles, water boks and reed boks—which look like young calves—antelope elands and ostriches will be seen collected in a vast herd.

Then occurs a phenomenon which few white persons have ever seen. The animals begin to realize that they are being trapped. A leader starts out and they follow him. He begins to run to make his escape. Everywhere as he seeks to break the line men spring up shouting and brandishing sticks. The line of ani-

mals is forced to run in a circle. At length the leader approaches the mouth of the kraal. To permit this great mixed herd to rush in would destroy the kraal and defeat the purpose of the drive. A great body of men stationed at the gateway springs up. The leader of the herd turns back and the long line follows him. The second line runs parallel to the first, only going in an opposite direction. Sometimes the herd will form half a dozen lines, running swiftly, each animal with its head on the ramp of the one ahead of it and its wings touching those of the animal in the next line. An indescribably dizzy sensation is produced by looking at these vast, wavering lines moving with such swiftness round and round like the body of a monster serpent. It is the strangest sight in the world.

The drive is always for one particular animal, perhaps zebras to ship away. Groups of the special animal desired are skillfully cut out of the great herd and

turned into the kraal. If a lion or leopard gets caught in the drive very early in the game the men near him are signaled to "lie low" so that the big meat-eater may sneak away. The Baron has an entirely different method of dealing with him.

When the kraal is full of the species desired the entrance is closed and the day's drive is over. This is generally about 2 o'clock in the afternoon. Five hundred zebras at a time has been the result of such a day's work.

The Baroness assisted in several of these drives and gained the reputation of being a skillful and daring hunter. More than this, she accomplished the feat of taming and harnessing zebras. Great patience was required, for the zebra is one of the wildest of animals.

Zebras are immune to the tsetse fly and to all other diseases which attack the horse. The zebras of Central Africa are sixteen hands high, and have powerful chests and limbs, well fitted for pulling. The Baron thinks they can be trained to become the draught animals of Africa, a country fatal to horses.

BEAUTY. HOW IT CAN BE OBTAINED

How to Make a Marvelously Perfect Complexion and Restore Youthful Looks.

HOW TO REMOVE PIMPLES, FRECKLES, MOTH, BROWN PATCHES, BLACKHEADS, OILINESS AND ALL DEFECTS FROM THE FACE, NECK AND ARMS.



There is nothing more beautiful than the human face with its vivacious countenance, its sparkling eye, its pleasant smile and perfect symmetry. But the crowning glory of the face is a radiant complexion with its lively glow, its youthful vigor and its fine, smooth texture.

But the question is can such a complexion be attained? In this wonderfully progressive age of art, literature and science; of the steam engine, the electric motor, the wireless telegraph and the ponderous fabric-making machines; what is there that is impossible?

By a careful study of the nature and texture of the skin, and a thorough research in the laws of chemistry and compounding of ingredients, a remedy has been at last perfected that will accomplish these results.

This remedy is **Mme. A. Ruppert's Face Bleach**. It is not a cosmetic to cover up, but it absolutely removes once and forever all the discoloration made in the skin by the action of the sun. It can positively guarantee every woman it will do all I claim. Its action on the skin cannot fail to remove every defect. It is a well-known fact that the blood in order to cleanse itself is constantly throwing off its impurities through the pores of the skin; more if the pores are not kept open, the impurities of the blood cannot escape, but collect below the surface, and produce all manner of skin troubles, such as PIMPLES, FRECKLES, MOTH, SALLOWNESS, ECZEMA, ACNE AND NUMEROUS OTHER SKIN DISEASES AND DISCOLORATIONS.

ACTION OF FACE BLEACH.—Now Face Bleach has this two-fold action: first, it has a mechanical action, which attracts and draws to the surface the impurities which have collected under the skin, and, secondly, a chemical action which removes by scaling off (in the form of a fine dandruff) the surface of the epidermis, diseased or dead cuticle, leaving the under skin—beautiful, youthful-looking and delicately tinted by nature—clear, smooth and perfect. This method is perfectly harmless to the delicate skin, as it harmonizes with the laws of hygiene and nature, and the two factors which we must adhere to and follow if we wish to permanently improve our personal appearance.

THOUSANDS BENEFITED.—Thousands of persons, who were annoyed and vexed with most miserable complexions, have been delighted with the great improvement Madame Ruppert's Face Bleach has produced in their skins. Many complexions, covered with pimples, freckles and eczematous eruptions (itching, burning and annoying) have been changed to interest upon other skins, and the improvement made in their looks was simply marvelous. There is scarcely a defect to which the complexion is heir which will not succumb to this wonderful remedy. Premature wrinkles and lines—these tokens of beauty—are quickly effaced, and the skin, which has been so long discolored and diseased, is now transformed into a beautiful, youthful-looking and delicately tinted by nature—clear, smooth and perfect. By using this Face Bleach, many have expressed, personally and by letter, their heartfelt and pronounced thanks for this wonderful Face Bleach.

A positive guarantee is given if Face Bleach is used according to the new special directions, which are furnished with each order, that it will remove every discoloration and impurity from the skin.

All of Mme. A. Ruppert's world renowned preparations are sold by us at reduced prices.

The Cohen Co., Sole Agents

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1901, OF THE AMERICAN CREDIT LIFE ASSURANCE COMPANY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA PURSUANT TO THE LAWS OF VIRGINIA.

President—S. M. PHELAN.
Secretary—E. M. TREAT.
Incorporated—APRIL 28, 1883; Commenced Business—MAY 1, 1901.
Principal Office—302 BROADWAY, NEW YORK CITY.

Amount of capital paid up in cash..... \$20,000 00
Amount of net ledger assets, December 31st of previous year..... \$47,510 54

INCOME DURING THE YEAR.

	Credit.
Gross premiums unpaid December 31st, last year.....	\$ 4,100 00
Gross premiums on risks written and renewed during the year.....	\$60,510 53
Total.....	\$64,610 53
Deduct gross premiums in course of collection at this date.....	14,600 00
Entire premiums collected during the year.....	\$50,010 53
Deduct re-insurance, abatement, rebate and return premiums.....	3,517 37
Net cash actually received for premiums.....	\$46,493 16
Interest on bonds.....	8,287 51
Interest on other securities.....	4,994 14
Income from all other sources.....	3,821 23
Total income actually received during the year, in cash.....	\$63,596 04

Aggregate last balance and income..... \$1,196,300 80

DISBURSEMENTS DURING THE YEAR.

	Credit.
Gross amount paid for losses.....	\$25,374 50
Net paid policy holders.....	\$25,374 50
To stockholders for interest on dividends.....	2,200 00
Salaries, traveling and all expenses of agents and agencies.....	276,351 32
Salaries and all other compensation of officers, \$22,320.00; and home-office employees, \$2,417.18.....	43,737 17
Taxes on premiums, \$7,385.00; war stamps, \$2,015.81; insurance department fees and agents' licenses, \$2,781.25.....	12,192 07
Rent.....	8,565 53
Legal expenses.....	1,202 51
Advertising, \$15,650.00 and general printing and stationery, \$4,215.30.....	19,865 30
All other items.....	22,518 31
Total miscellaneous expenses.....	\$119,147 00
Total disbursements.....	\$473,022 10
Balance.....	\$661,278 70

ASSETS.

	Credit.
Premiums in hands of agents in course of collection.....	\$ 44,630 00
Market value of bonds owned absolutely.....	625,218 75
Cash in company's office.....	2,272 10
Cash deposited in bank.....	130,264 28
Real estate owned.....	4,420 30
Assets' debt balances unsecured.....	7,648 54
All other items.....	67,254 81
Aggregate amount of all assets of the company stated at their actual value.....	\$912,388 68

LIABILITIES.

	Debit.	Restated by Company on its own account.
Credit.....	\$5,000 00	\$ 415 00
Aggregate of unpaid claims and expenses.....	\$23,425 00	
Gross premiums in course of collection, running one year or less from date of policy.....	\$471,101 73	
Credit—Premiums, \$42,323.45; unearned portion (50 per cent.), \$471,101.73; total unearned premiums as computed above.....	\$471,101 73	
Due for agents' commission.....	7,967 50	
Total amount of all liabilities, except capital.....	\$512,194 23	

Capital actually paid up in cash..... \$20,000 00
Surplus beyond capital and other liabilities..... 196,073 85
Total..... \$396,073 85

Aggregate amount of all liabilities, including paid-up capital and net surplus..... \$912,388 68

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 1901.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Amount at risk at end of year.
Credit.....	\$37,166 00	\$19,625 65	\$1,644 00	\$1,644 00	\$37,166 00

(Signed) S. M. PHELAN, President.
(Signed) E. M. TREAT, Secretary.

State of Missouri: City of St. Louis—88:
Subscribed and sworn to January 27, 1902, before
J. M. NELSON, JR., Notary Public.

G. L. FAIRBANK, Social Agent, 1013 E. Main St.

PRETTY BOATING SUIT



This natty garment is of blue light-weight serge. The sailor blouse has white collar and cuffs. It is fastened with long white silk tie ends. The skirt has stitched yoke and is box-pleated.

CHIC AFTERNOON GOWN



This new effect is in green etamine. The entire gown is tucked in clusters and rows of fagotting, all by hand. The collar, cuffs, girdle and band on skirt are of Russian lace, interlaced with black baby velvet ribbon. The girdle is of folded velvet.